Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main

B1 (Official Form 1) (1/08) Document Page 1 of 47

United States Bankruptcy Court

Northern District of Illinois Eastern Division

\/a	luntomi	Petition
vo	luntarv	Pennon

Name of Debtor (if individual, enter Last, First, Middle):						Name of Joint Debtor (Spouse) (Last, First, Middle)					
Sh	umake, D	arrick	Keith								
All Other Names used by th and trade names):	e Debtor in the last	8 years (inclu	de married, ma	aiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7474						r digits of Soc. S than one, state		ıl-Taxpayer I.D. ((ITIN) No./Complete EIN		
Street Address of Debtor (N	lo. & Street, City, an	d State):			Street	Address of Joint	Debtor (No. & S	Street, City, and	State):		
2321 W. 120th St.											
Blue Island IL 60406											
County of Residence or of the Principal Place of Business:						of Residence or	of the Principal	I Place of Busine	ess:		
	CO	OK									
Mailing Address of Debtor (if different from street address)					Mailing	Address of Join	t Debtor (if diffe	rent from street	address):		
Location of Principal Assets	of Business Debtor	(if different fr	om street addı	ress above):							
Type of Debtor (Form (Check one b			Nature of Bu (Check one I			Chapter of Ban	kruptcy Code U	Inder Which the	Petition is Filed (Check one box)		
Individual (includes	,		Care Busines			hapter 7		☐ Chapter 1	5 Petition for Recognition		
See Exhibit D on pag Corporation (include			Asset Real Ed d in 11 U.S.C		1 =	hapter 9 hapter 11		of a Forei	gn Main Proceeding		
_ ' '	100 LLO & LLI)	Railro	ad	,		☐ Chapter 12 ☐ Chapter 15 Petition for Recogn					
☐ Partnership		Stockt	oroker nodity Broker		□ CI	hapter 13		of a Fore	ign Nonmain Proceeding		
Other (If debtor is above entities, che		I _	ng Bank				Nature	of Debts (Check	one Box)		
and state type of e		☐ Other	ng bank		■ De	■ Debts are primarily consumer □ Debts are primarily business					
		-	Tax-Exempt		— de	bts, defined in 1	1 U.S.C.	debt	S.		
			Check box, if ap		-	101(8) as "incurr dividual primarily	•				
		organi	zation under T	itle 26 of the		ersonal, family, o	household				
			States Code (ue Code).	(the Internal	pu	rpose."					
	Filing Fee (Ch		,			Chapter 11 Debtors					
Filing Fee attached	g : (e.	,				Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
_ 3											
☐ Filing Fee to be paid in signed application for the			• .		Check i	f:					
unable to pay fee excep						ebtor's aggregat siders or afflia	•	•	s (excluding debts owed to		
☐ Filing Fee wavier reque	sted (annlicable to c	hanter 7 indiv	viduals only) M	Aust		all applicable b		1 42, 100,000.	- — — — — —		
attach signed applicatio						plan is being file					
						cceptances of th f creditors, in acc	•		from one of more classes 6(b).		
Statistical/Administrative	Information								This space is for court use only		
□ Debtor estimates that funds will be available for distribution to unsecured credtiors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.						ere will be no			inis space is for educate only		
Estimated Number of Creditors	3		_	_	_		_	_			
1- 50-	100-	200-	1,000-	5 ,001-	10,001	2 5,001	5 0,001	Over			
49 99	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
Estimated Assets											
\$0 to \$50,001t \$50,000 \$100,000		\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabilities		million	million	million	million	million					
\$0 to \$50,001	to \$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000 \$100,000		to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion			
		million	million	million	million	million					

B1 (Official Form	1) (1/08) Document	Page 2 of 47	
	Voluntary Petition	Name of Debtor(s)	
T T	his page must be completed and filed in every case)	Shumake	, Darrick Keith
Location Where Filed		Years (if more than two, attach additional sheet Case Number:	Date Filed:
None	•	Case (valide).	Bate Filed.
None			
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affilate of this Debtor (if more than one, attach a	dditional sheet)
Name of Debtor:		Case Number:	Date Filed:
None			
District:		Relationship:	Judge:
		l	
(To be sompl	Exhibit A		ibit B al whose debts are primarily consumer debts.)
l ' '	eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in the fo	
	section 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have	• • • • • • • • • • • • • • • • • • • •
1934 and is rec	questing relief under chapter 11.)	each such chapter. I further certify that I have	delivered to the debtor the notice
		required by 11 USC § 342(b).	
☐ Exhibit /	A is attached and made a part of this petition.	/s/ Mario	M Arreola
		Maria M Arreala	Dated: 12/11/2008
		Mario M Arreola	Dated. 12/11/2000
	Exh	ibit C	
Does	s the debtor own or have possession of any property that poses or is alleg	ed to pose a threat of imminent and identifiable ha	arm to public health or safety?
Yes, an	d Exhibit C is attached and made a part of this petition.		
No.			
	Exh	ibit D	
_	(To be completed by every individual debtor. If a joint petition is file	ed, each spouse must complete and attach a sep	arate Exhibit D.)
Exhibit [O completed and signed by the debtor is attached and made a part of this	petition.	
	joint petition: Dalso completed and signed by the joint debtor is attached and made a pa	art of this petition.	
	•	ng the Debtor - Venue	
	(Check the A Debtor has been domiciled or has had a residence, principal p	pplicable Box.) lace of husiness, or principal assets in this	District for 180 days
_	immediately preceding the date of this petition or for a longer p		•
	There is a handwinter consequence debted offices		induind
	There is a bankruptcy case concerning debtor's affiliate, generation	ral partner, or partnership pending in this D	ISTRICT.
	Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal assets in the	United
	States in this District, or has no principal place of business or a		
	or proceeding [in a federal or state court] in this District, or the relief sought in this District.	interests of the parties will be served in rec	gard to the
	Ocatification has a Dahtan Miles David		
	Certification by a Debtor Who Reside (Check all ap)	es as a Tenant of Residential Pro plicable boxes.)	perty
	Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, compl	ete the
	following.) (Name of landlord that obtained judgment)		
_	(Address of Landlord)		
	Debtor claims that under applicable nonbankruptcy law, there a		
1	permitted to cure the entire monetary default that gave rise to t possession was entered, and	ne judgment for possession, after the judgr	HEIR IUI
	Debtor has included in this petition the deposit with the court o	f any rent that would become due during th	e 30-day
	period after the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with this of	certification. (11 U.S.C. § 362(1))	

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main

B1 (Official Form 1) (1/08) Document Page 3 of 47

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Shumake, Darrick Keith

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Darrick Keith Shumake

Darrick Keith Shumake

Dated: 11/29/2008

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Mario M Arreola

Signature of Attorney for Debtor(s)

Mario M Arreola

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 12/11/2008

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 4 of 47

UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

DaiGu.	11/25/2000	Darrick Keith Shumake	Here
Dated:	11/29/2008	/s/ Darrick Keith Shumake	Sign & Date
I certify u	nder penalty of perjury that	the information provided above is true and correct.	
does	The United States trustee or bar not apply in this district.	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §	109(h)
	Active military duty in a military	y combat zone.	
partic	·	.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	1
of rea		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be inca with respect to financial responsibilities.);	pable
by a m	4. I am not required to receive a creation for determination by the court.	edit counseling briefing because of: [Check the applicable statement.] [Must be accompanie.]	ed
mana the 30	bankruptcy petition and promptly file agement plan developed through the 0-day deadline can be granted only f	the court, you must still obtain the credit counseling briefing within the first 30 days after you a certificate from the agency that provided the counseling, together with a copy of any debt agency. Failure to fulfill these requirements may result in dismissal of your case. Any extens for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the cour bankruptcy case without first receiving a credit counseling briefing.	sion of
•	s from the time I made my request, and can file my bankruptcy case now. [M	counseling services from an approved agency but was unable to obtain the services during the services during the the following exigent circumstances merit a temporary waiver of the credit counseling requivolutes by a motion for determination by the court.] [Summarize exigent circums of the court.]	uirement
perfo a co	ed States trustee or bankruptcy admi orming a related budget analysis, but	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved ninistrator that outlined the opportunties for available credit counseling and assisted me in it I do not have a certificate from the agency describing the services provided to me. You mu escribing the services provided to you and a copy of any debt repayment plan developed through our bankruptcy case is filed.	st file
perfo	ed States trustee or bankruptcy admi orming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a copy ment plan developed through the agency.	

PFG Record # 319568 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

In re

Dated:

11/29/2008

Darrick Keith Shumake Debtor

Bankruptcy Docket #:

Sign & Date

Here

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

PFG Record # 319568 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Page 6 of 47 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

\$2,550

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$2,550

The Filing Fee has been paid.

Balance Due

\$0

2. The source of the compensation paid to me was:

Debtor	S

Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s)

Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

12/11/2008 Dated:

/s/ Mario M Arreola

Attorney Name: Mario M Arreola LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 9687938

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
2321 W. 120th St., Blue Island, IL 60406 (Debtor's Residence)	Fee Simple		\$ 195,000	\$ 138,000

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$195,000.00

PFG Record # 319568 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A M	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	Х				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Charter One Bank - checking Charter One Bank - saving		\$ \$	200 150
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, DVD player, stereo, sofa, recliner, coffee and end tables, vacuum, table/chairs, lamps, bedroom sets, large appliances, microwave, dishes/flatware, pots/pans, washer/dryer Best buy - electronics Dell - computer		\$ \$ \$	2,000 550 500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs, tapes, DVDs, family pictures		\$	100
06. Wearing Apparel		Necessary wearing apparel		\$	200
07. Furs and jewelry.		Watches		\$	10

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance with State Farm Term life insurance through work - no cash surrender value		\$ 9,770 None	
10. Annuities. Itemize and name each issuer.	X				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension with employer - 100% exempt		\$ 40,000	
13. Stocks and interests in incorporated and unincorporated businesses.	X	rension with employer - 100 % exempt		Ψ 40,000	
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	x	BSR (Official		R) (12/07) Page 2 of 3	

Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Case 08-34350

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

S	SCHEDULE B - PERSONAL PROPERTY						
Type of Property		Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
23. Licenses, franchises and other general intangibles.	X						
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.							
		GMAC - 2004 Pontiac Grand Prix - over 49,000 miles		\$ 8,675			
		1987 Lincoln Town Car - over 140,000 miles		\$ 300			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$62,455			

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 11 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875
11 U.S.C. § 522(b)(2)	
11 U.S.C. § 522(b)(3)	

Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
735 ILCS 5/12-901	\$ 15,000	\$ 195,000
735 ILCS 5/12-1001(b)	\$ 200	\$ 200
735 ILCS 5/12-1001(b)	\$ 150	\$ 150
735 ILCS 5/12-1001(b)	\$ 100	\$ 2,000
735 ILCS 5/12-1001(a)	\$ 100	\$ 100
735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
735 ILCS 5/12-1001(a),(e)	\$ 10	\$ 10
735 ILCS 5/12-1001(b)	\$ 3,550	\$ 9,770
	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a),(e) 735 ILCS 5/12-1001(a),(e)	T35 ILCS 5/12-1001(b) \$ 150 735 ILCS 5/12-1001(b) \$ 150 735 ILCS 5/12-1001(b) \$ 100 735 ILCS 5/12-1001(a) \$ 100 735 ILCS 5/12-1001(a) \$ 200 735 ILCS 5/12-1001(a) \$ 100

PFG Record # 319568 B6C (Official Form 6C) (12/07) Page 1 of 2

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 12 of 47 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Attorney for Debtor: Mario M Arreola								
SCHEDULE C - PROPE	RTY CLAIMED EXEMP	т						
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875							
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption					
Pension with employer - 100% exempt	735 ILCS 5/12-1006	\$ 40,000	\$ 40,000					
25. Autos, Truck, Trailers and other vehicles and accessories. 1987 Lincoln Town Car - over 140,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 300					

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Best Buy/Beneficial/HSBC Bankruptcy Department Box 15518 Wilmington DE 19850 Acct No.: 700116000188			Dates: 1997-2008 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 550 Intention: Reaff @ Fair Market Value *Description: Best buy - electronics				\$ 1,500	\$ 950
2	Dell Financial Services Bankruptcy Department 12334 N IH 35 Austin TX 78753 Acct No.: 6879450204008464525			Dates: 2003-08 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 500 Intention: Reaff @ Fair Market Value *Description: Dell - computer				\$ 1,600	\$ 1,100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Oxford Mgmt.
Bankruptcy Department
PO Box 1991
Southgate MI 48195

3 GMAC Bankruptcy Department PO Box 2150 Greeley CO 80632	Dates: 7/07 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 8,675 Intention: Reaffirm 524 (c) *Description: GMAC - 2004 Pontiac Grand	\$ 12,000 \$ 3,325
Acct No.: 154 9117 25413	Prix - over 49,000 miles	

PFG Record # 319568 B6D (Official Form 6D) (12/07) Page 1 of 2

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
4	Washington Mutual Home Loans Bankruptcy Department 11200 W Parkland Ave PO Box 3139 Acct No.: 0697411544			Dates: 1/06 Nature of Lien: Mortgage Market Value: \$ 195,000 Intention: Reaffirm 524 (c) *Description: 2321 W. 120th St., Blue Island, IL 60406 (Debtor's Residence)				\$ 138,000	\$ 0

Total

\$ 153,100

\$ 5,375

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

PFG Record # 319568 B6D (Official Form 6D) (12/07) Page 2 of 2

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 15 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

PFG Record # 319568 B6E (Official Form 6E) (12/07) Page 1 of 1

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including	otor	H W	Date Claim Was Incurred and	gent	dated	ted	Amount of
	Zip Code and Account Number (See Instructions Above)	Codebtor	C 1	Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Claim
1	AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 7083718299885			Dates: 2003-08 Reason: Utility Bills/Cellular Service				\$ 100
2	AT&T Universal Card Svcs. Bankruptcy Department 8787 Baypine Rd. Jacksonville FL 32256 Acct #: 549113035604			Dates: 2002-06 Reason: Credit Card or Credit Use				\$ 1,200

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

FNCS
Bankruptcy Department
2421 N. Glassell St.
Orange CA 92857

Record # 319568 B6F (Official Form 6F) (12/07) Page 1 of 8

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
3	Bank of America Bankruptcy Dept PO Box 1390 Norfolk VA 23501			Dates: 2002-07 Reason: Credit Card or Credit Use				\$ 5,500			
	Acct #: 4800115999744										

Sunrise Credit Services, Inc. Bankruptcy Department PO Box 9100

Farmingdale NY 11753-9100

Bankruptcy Depa PO Box 15026 Wilmington DE 19 Acct #: 4319041	9850	Reason:	2002-06 Credit Card or Credit Use	\$ 4,600
5 Bank of America Bankruptcy Depa PO Box 15026 Wilmington DE 19 Acct #: 4500 660	rtment 9850	Dates: Reason:	1999-2006 Credit Card or Credit Use	\$ 19,400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO Financial Systems, Inc Bankruptcy Department 507 Prudential Rd. Horsham PA 19044

6	Carson/HSBC Bankruptcy Department PO Box 15524 Wilmington DE 19850	Dates: Reason:	1980-2008 Credit Card or Credit Use		\$	650
	Acct #: 211204979511					

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
7 Chase Bankruptcy Department PO Box 15298 Wilmington DE 19850 Acct #: 5211 5012 2264			Dates: 1983-06 Reason: Credit Card or Credit Use				\$ 6,610		
8 Chase Bankruptcy Department PO Box 94014 Palatine IL 60094 Acct #: 11100000660542408			Dates: 2003-08 Reason: Credit Card or Credit Use				\$ 300		

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Capital Management Services Bankruptcy Department 726 Exchange St., Ste. 700 Buffalo NY 14210

9 Chase Attn: Bankruptcy Dept. PO Box 9001022 Louisville KY 40290 Acct #: 00450398764004	Dates: 2002-07 Reason: Credit Card or Credit Use	\$ 9,400
10 Chase Bankruptcy Department PO Box 9001022 Louisville KY 40290 Acct #: 00450398764005	Dates: 2002-07 Reason: Credit Card or Credit Use	\$ 11,100

Record # 319568 B6F (Official Form 6F) (12/07) Page 3 of 8

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
11	Chase Bankruptcy Department PO Box 182223 Columbus OH 43218 Acct #: 111000000660542275			Dates: 2002-07 Reason: Credit Card or Credit Use				\$ 900			

Credit Collection Services Bankruptcy Department Two Wells Ave.

Newton MA 02459

12 Citi Cards Bankruptcy Department PO Box 6077 Sioux Falls SD 57117 Acct #: 5082 2900 1031 6682	Dates: 2002-07 Reason: Credit Card or Credit Use	\$ 5,500
13 City of Chicago Bureau Parking Bankruptcy Department 333 S. State St., Rm. 540 Chicago IL 60604 Acct #: 0051963603	Dates: 2007-08 Reason: Fines	\$ 100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Secretary of State Attn: Safety & Financial Resp 2701 S. Dirksen Pkwy. Springfield IL 62723

Record # 319568 B6F (Official Form 6F) (12/07) Page 4 of 8

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 20 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
14 COMDATA Attn: Bankruptcy Dept. 5301 Maryland Way Brentwood TN 37027	x	Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 2,000	
Acct #: 7474								

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090

Clerk of Circuit Court 07-M1-120155 50 W. Washington St., Rm. 1001 Chicago IL 60602

Discover Financial Bankruptcy Department PO Box 15316 Wilmington DE 19850 Acct #: 601100713069	Dates: 2001-08 Reason: Credit Card or Credit Use	\$ 4,400
FIA Card Services Bankruptcy Department PO Box 15137 Wilmington DE 19850 Acct #: 7518	Dates: 2002-07 Reason: Credit Card or Credit Use	\$ 750

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Advanced Call Center Tech. Bankruptcy Department PO Box 8457 Gray TN 37615

319568

Record #

17	GMAC Bankruptcy Department 15303 S. 94th Ave. Orland Park IL 60462	1	003 ebt Owed		\$	500
	Acct #: 15490418					

Document Page 21 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
18	Harik A. Grawal Attn: Bankruptcy Dept. 777 Oakmont Lane, #1600 Westmont IL 60559 Acct #: QHARI8839			Dates: 5/08 Reason: Medical/Dental Services				\$ 20	
19	Harris Bank Bankruptcy Dept. 3800 Golf Rd. Suite 300 Rolling Meadows IL 60008 Acct #: 990107			Dates: 11/03 Reason: Deficiency, Repo'd/Surr'd Auto				\$ 9,400	
20	Holy Cross Hospital Bankruptcy Department PO Box 739 Moline IL 61266 Acct #: 4033514			Dates: 5/08 Reason: Medical/Dental Services				\$ 40	
21	Home Depot/Citibank Bankruptcy Department PO Box 6003 Hagerstown MD 21747 Acct #: 603532005356			Dates: 1997-2008 Reason: Credit Card or Credit Use				\$ 500	_
22	IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct #: 7474			Dates: 2002 Reason: Taxes - Federal, State/Local				\$ 550	

B6F (Official Form 6F) (12/07) Page 6 of 8

Document Page 22 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim	
23 MBNA America Bankruptcy Department PO Box 15019 Wilmington DE 19886-5019			Dates: 2002-07 Reason: Credit Card or Credit Use				\$ 18,900	
Acct #: 1498								

NCO Financial Systems, Inc Bankruptcy Department 507 Prudential Rd. Horsham PA 19044

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Attn: Bankruptcy Department PO Box 15524 Wilmington DE 19850 Acct #: 6004 3009 0311 7452	Dates: 1999-2008 Reason: Credit Card or Credit Use	\$ 250
25 Metro Center for Health Bankruptcy Department 500 E. Ogden Ave., Ste. C Hinsdale IL 60521 Acct #: 721470	Dates: 7/08 Reason: Medical/Dental Services	\$ 20
26 St. Francis Hospital Bankruptcy Department 12935 S. Gregory St. Blue Island IL 60406	Dates: 6/08 Reason: Medical/Dental Services	\$ 70
Acct #: 0817200233		

Record # 319568 B6F (Official Form 6F) (12/07) Page 7 of 8

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
27 Taffe Trucking Attn: Bankruptcy Dept. 14223 Dante Ave. Dolton IL 60419			Dates: 2002-07 Reason: Debt Owed				\$ 2,200	
Acct #: 0718400								

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Baker, Kline & Wade Bankruptcy Department 5237 NW 33rd

Fort Lauderdale FL 33309

28 Thorek Hospital Bankruptcy Department 850 W. Irving Park Rd. Chicago IL 60613 Acct #: V01361960	Dates: 2003-08 Reason: Medical/Dental Services	\$ 400
29 Waggoners Trucking c/o 3-D Financial Svc. PO Box 369 Dale OK 74851 Acct #: 133	Dates: 2002-07 Reason: Debt Owed	\$ 500

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 105,860.00

B6F (Official Form 6F) (12/07) Page 8 of 8

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 24 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 319568 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 25 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
1 Miracle Enterprises 231 W. 120th st. Blue Island, IL 60406	COMDATA Attn: Bankruptcy Dept. 5301 Maryland Way Brentwood TN 37027 Account No. 7474

PFG Record # 319568 B6H (Official Form 6H) (12/07) Page 1 of 1

In re

Darrick Keith Shumake, Debtor Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Single	none, , , ,							
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT						
Occupation:	Equipment mechanic							
Name of Employer:	US Postal Service							
Years Employed	approx. 19 years							
Employer Address:	433 W. Harrison							
City, State, Zip	Chicago, IL 60607	,						

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 4,920.76	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,920.76	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	·	
a. Payroll Taxes and Social Security	\$ 1,334.82	\$ 0.00
b. Insurance	\$ 82.27	\$ 0.00
c. Union Dues	\$ 53.24	\$ 0.00
d. Other (Specify) Pension:	\$ 36.94	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 4.98	\$ 0.00
S. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,512.25	\$ 0.00
_		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,408.51	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
3. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above.	,	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	• • • • • • • • • • • • • • • • • • • •
2. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & _	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
4. SUBTOTAL OF LINES 7 THROUGH 13		
5. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,408.51	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 3,408.	51
there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if	applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

Record #: 319568 B6I (Official Form 6I) (12/07) Page 1 of 1

UNITED STATES BANKRUFT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake / Debtor Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

	SCHEDULI	E J - CURRENT	EXPENSES OF I	NDIVIDUAL	DEBTOR(S)	
Compl			penses of the debtor and the de		• •	
<u> </u>	ade bi-weekly, quarterly, sen	•	•			
			parate household. Complete a se	parate schedule of expe	enditures labeled "Spous	e".
Rent or	home mortgage payme	·	•			\$ 1,394.00
	al Estate taxes included		b. Property insura	ance included?	[x] Yes [] No	
Utilities		-				\$ 250.00
	b. Water, Sewer, G					\$ 45.00
	c. Cellphone, Interr		.la.vialau			\$ 75.00
		Phone and Cable To	elevision			\$ 50.00
	Maintenance (repairs ar	nd upkeep)				\$ -
Food						\$ 300.00
Clothing	-					\$ 50.00
	y and Dry Cleaning					\$ 30.00
	I and Dental Expenses					\$ 80.00
-	ortation (not including c		as, Tolls/Parking, Fees/	Licenses, Repair	, Bus/Train	\$ 265.00
	tion, Clubs and Entertai	inment, Newspapers,	Magazines, etc.			\$ -
	ble Contributions			- \		\$ 130.00
i. insuran	ce (not deducted from value) a. Homeowner's or		nome mortgage payments	S)		\$ -
	b. Life	Kenter 5				\$ 50.00
	c. Health					\$ -
	d. Auto					\$ 150.00
	e. Other					\$-
2. Taxes (not deducted from wag	es or included in hom	e mortgage payments)			*
(Specif	<u>-</u>	Tax Repayments, R				\$ -
` '	• •		ses, do not list payments	s to be included in	plan)	
J. IIIOGAIII	a. Auto	pto: 11, 12, and 10 00	isos, do not not paymont	, to be moraded in	pidii)	\$328.00
	b. Reaffirmation Pa	yments				\$ 50.00
	c. Other		\$-			\$-
I. Alimony	, maintenance and sup	port paid to others				\$-
5. Paymeı	nts for support of addition	onal dependents not li	ving at your home			\$-
6. Regula	r expenses from operat	ion of business, profe	ssion, or farm (attach det	ailed statement)		\$ -
7. Other:	Haircuts, Hygiene, Eyecare, Meds	Newspaper/Mags & Postage/Banking	Tuition, Books & GLS Repay:	Childcare & Babysitting	Pet Care:	
	\$120.00	\$5.00	\$0.00	\$ -	\$ -	\$125.00
	GE MONTHLY EXPEN	,	port also on Summary of Sched	lules and if applicable,	on	\$ 3,402.00
9. Describ <i>Non</i> e	e any increase/decreas	se in expenditures ant	icipated to occur within th	ne year following t	he filing this docun	nent:
). STATE	MENT OF MONTHLY N	ET INCOME	a. Average monthly inco	ome from Line 15	of Schedule I	\$ 3,408.51
			b. Average monthly exp	enses from Line	18 above	\$ 3,402.00
			c. Monthly net income (\$ 6.51
			d. Total amount to be pa	· ·	alv	\$ 2,010.00

Record #: 319568 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 28 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT 2008: \$4,921/month 2007: \$54,437 2006: \$53,609	SOURCE employment	
X	Spouse AMOUNT	SOURCE	

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 1 of 12

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 29 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: none 2007: \$600 2006: \$2,600	rental income	
Spouse		
AMOUNT	SOURCE	_

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
GMAC, see Schedule D	monthly	\$328/month	\$12,200
Washington Mutual Home Loans, see Schedule D	monthly	\$1,394/month	\$138,000

NONE

Х

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 2 of 12

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 30 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE

Х

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

Comdata v. Miracle Enterprises Inc.; 07-M1-120155 small claims action against debtor's corporation

Cook County Circuit Court

judgment entered 7/24/07

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 3 of 12

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 31 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE
Х

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of Address of of Assignment or Settlement Assignee Assignment

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Date Name and Name & Location Address οf and Value of of Court Case of Custodian Title & Number Order Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Name and Address of Person Relationship Date and Value to Debtor, of of Gift Organization If Any Gift 2005-08

religious organization \$130/month **Sweey Holy Spirit Church**

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date Description and Description of Circumstances and, of Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

319568 Page 4 of 12 B7 (Official Form 7) (12/07) PFG Record #

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 32 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

na	DAVMENTS	PFI	ATED	TO	DERT	COLINISEL	INIC	OR B	ANKRI	IDTCV.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2007-08

Amount of Money or Description and Value of Property

Payment/Value:

\$3,000.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment,
Name of Payer if
Other Than Debtor
8/8/08

Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

\$50.00

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor Describe Property Transferred and

Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s)

Date

Amount and Date of Sale or Closing

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 5 of 12

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 33 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 6 of 12

Document Page 34 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

	STATEMENT OF FIN	ANCIAL AFFAIRS	
15. PRIOR ADDRESS OF DEBTO	R(S):		
·		ement of this case, list all premises which the e. If a joint petition is filed, report also any sep	
Address	Name Used	Dates of Occupancy	
16. SPOUSES and FORMER SPO	USES:		
Louisiana, Nevada, New Mexico, F	Puerto Rico, Texas, Washington, or Wisconsi	or territory (including Alaska, Arizona, Californ n) within eight (8) years immediately precedin y former spouse who resides or resided with t	g the
ile community broberty state.			
Name			
Name	TION:		
Name 17. ENVIRONMENTAL INFORMA			
Name 17. ENVIRONMENTAL INFORMA For the purpose of this question, the purpose of this question, the description of the purpose of the purpos	e following definitions apply:	ulating pollution, contamination, releases of h d water, or other medium, including, but not lir or material.	
Name 17. ENVIRONMENTAL INFORMA For the purpose of this question, the purpose of this question is question.	the following definitions apply: Addral, state, or local statute or regulation regal into the air, land, soil surface water, groun the cleanup of the these substances, wastes, or property as defined under any Environment	d water, or other medium, including, but not lir	mited to,
Name 17. ENVIRONMENTAL INFORMA For the purpose of this question, the purpose of this question is question. "Site" means any location, facility, operated by the debtor, including, it is purposed to the purpose of the purpose of this question.	the following definitions apply: Inderel, state, or local statute or regulation regulation to the air, land, soil surface water, groun the cleanup of the these substances, wastes, or property as defined under any Environment to the following the court not limited to, disposal sites.	d water, or other medium, including, but not lir or material.	mited to, owned or
Name 17. ENVIRONMENTAL INFORMA For the purpose of this question, the purpose of this question, the description of the purpose of the purpose of the purpose of the purpose of this question, the purpose of the purpose of the purpose of this question, the purpose of the purpose o	the following definitions apply: Inderel, state, or local statute or regulation regulation regulation to the air, land, soil surface water, groun the cleanup of the these substances, wastes, or property as defined under any Environment out not limited to, disposal sites.	d water, or other medium, including, but not lir or material. htal Law, whether or not presently or formerly	mited to, owned or

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 7 of 12

Document Page 35 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

<u>. </u>	site for which the debtor provided notice to which the notice was sent and the date	to a governmental unit of a release of Ha	zardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
<u>-</u>		, under any Environmental Law with respr that is or was a party to the proceeding, a	
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
within six (6) years immediately preceding	ng the commencement of this case.	vned 5 percent or more of the voting or eq	•
	the debtor was a partner or owned 5 perc	imbers, nature of the businesses, and beg ent or more of the voting or equity securit	
	the debtor was a partner or owned 5 perc	umbers, nature of the businesses, and begent or more of the voting or equity securit	
Name & Last Four Digits of		Nature	Beginning
oc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
Miracle Enterprises Inc.;	same as debtor	trucking service	4/02-9/07

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 8 of 12

Document Page 36 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

		INANCIAL AFFAIRS
nas been, within six years immediately	preceding the commencement of this cent of the voting or equity securities	oration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time.
· ·	the commencement of this case. A de	only if the debtor is or has been in business, as defined above, ebtor who has not been in business within those six years
19. BOOKS, RECORDS AND FINANC	SIAL STATEMENTS:	-
ist all bookkeepers and accountants whe keeping of books of account and re		preceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	_
19b. List all firms or individuals who wi account and records, or prepared a fina		ling the filing of this bankruptcy case have audited the books of
	·	Dates Services
Name	Address	Rendered
19c. List all firms or individuals who at to fix the debtor. If any of the books of acc		case were in possession of the books of account and records kplain.
Name	Address	_
19d. List all financial institutions, credito		ntile and trade agencies, to whom a financial statement was
Name and	Date	

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 9 of 12

Document Page 37 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

	STATEMENT OF FIN	ANCIAL AFFAIRS
20. INVENTORIES		
List the dates of the last two invented the dollar amount and basis of e		person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
inventory	Capernee	
o. List the name and address of	the person having possession of the records of	each of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
21. CURRENT PARTNERS, O	FFICERS, DIRECTORS AND SHAREHOLDERS	S:
	FFICERS, DIRECTORS AND SHAREHOLDER: list nature and percentage of interest of each m Nature of Interest	
a. If the debtor is a partnership, Name and Address 21b. If the debtor is a corporation	list nature and percentage of interest of each m Nature of Interest	Percentage of Interest and each stockholder who directly or indirectly owns,
a. If the debtor is a partnership, Name and Address 21b. If the debtor is a corporation	list nature and percentage of interest of each m Nature of Interest on, list all officers & directors of the corporation; a	Percentage of Interest and each stockholder who directly or indirectly owns,
na. If the debtor is a partnership, Name and Address 21b. If the debtor is a corporation controls, or holds 5% or more of	list nature and percentage of interest of each m Nature of Interest on, list all officers & directors of the corporation; a	Percentage of Interest and each stockholder who directly or indirectly owns, n.
a. If the debtor is a partnership, Name and Address 21b. If the debtor is a corporation controls, or holds 5% or more of Name and Address	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporation.	Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership
a. If the debtor is a partnership, Name and Address 21b. If the debtor is a corporation controls, or holds 5% or more of Name and Address	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporation Title	Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 10 of 12

Document Page 38 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

	STATEMENT OF FIN	ANCIAL AFFAIRS
22b. If the debtor is a corporation, li		o with the corporation terminated within one (1) year
Name		Date of
and Address	Title	Termination
	_	
3. WITHDRAWALS FROM A PAR	RTNERSHIP OR DISTRIBUTION BY A COP	ORATION:
		redited or given to an insider, including compensation in any uisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
DA TAY CONSOLIDATION COOL		
f the debtor is a corporation, list the or tax purposes of which the debto	e name and federal taxpayer identification no	umber of the parent corporation of any consolidated group (6) years immediately preceding the commencement of the
or tax purposes of which the debto case. Name of	e name and federal taxpayer identification no or has been a member at any time within six Taxpayer	
f the debtor is a corporation, list the or tax purposes of which the debto case.	e name and federal taxpayer identification nur has been a member at any time within six	
f the debtor is a corporation, list the or tax purposes of which the debto case. Name of Parent Corporation	e name and federal taxpayer identification no or has been a member at any time within six Taxpayer	
f the debtor is a corporation, list the or tax purposes of which the debto case. Name of Parent Corporation 25. PENSION FUNDS:	e name and federal taxpayer identification not be has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been at any time within six of the has been at a six of	
f the debtor is a corporation, list the for tax purposes of which the debto case. Name of Parent Corporation 25. PENSION FUNDS:	e name and federal taxpayer identification not be has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been a member at any time within six of the has been at any time within six of the has been at a six of	(6) years immediately preceding the commencement of the

PFG Record # 319568 B7 (Official Form 7) (12/07) Page 11 of 12

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 39 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/29/2008 /s/ Darrick Keith Shumake

X Date & Sign

Darrick Keith Shumake

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

319568 B7 (Official Form 7) (12/07) Page 12 of 12 PFG Record #

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 40 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Best Buy/Beneficial/HSBC Bankruptcy Department Box 15518 Wilmington DE 19850	Describe Property Securing Debt: Best buy - electronics
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at least o	one):
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
	1
Property No. 2 Creditor's Name:	Describe Property Securing Debt:
Dell Financial Services	Dell - computer
Bankruptcy Department	
12334 N IH 35 Austin TX 78753	
Property will be (check one):	
	Retained
If retaining the property, I intend to (check at least o	one):
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 41 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 3	
Creditor's Name:	Describe Property Securing Debt:
GMAC	GMAC - 2004 Pontiac Grand Prix - over 49,000 miles
Bankruptcy Department	
PO Box 2150	
Greeley CO 80632	
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to (check at least of	ne):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 4	
Creditor's Name:	Describe Property Securing Debt:
Washington Mutual Home Loans	2321 W. 120th St., Blue Island, IL 60406 (Debtor's Residence)
Bankruptcy Department	
11200 W Parkland Ave	
PO Box 3139	
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to (check at least of	ne):
□Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 42 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake / Debtor

Attorney for Debtor: Mario M Arreola

DEBTOR'S STATEMENT OF INTENTION

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 11/29/2008

/s/ Darrick Keith Shumake

Darrick Keith Shumake

X Date & Sign

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 43 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$195,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$62,455	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$153,100	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$105,860	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,409
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,402
TOTALS			\$ 257,455 TOTAL ASSETS	\$ 258,960 TOTAL LIABILITIES	

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 44 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Darrick Keith Shumake / Debtor Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy
Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and therefore are

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,408.51
Average Expenses (from Schedule J, Line 18)	\$ 3,402.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 4,843.47

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,375.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 105,860.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 111,235.00

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 45 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake Debtor

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/29/2008 /s/ Darrick Keith Shumake

X Date & Sign

Darrick Keith Shumake

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 08-34350 Doc 1 Filed 12/16/08 Entered 12/16/08 13:08:46 Desc Main Document Page 46 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Darrick Keith Shumake, Debtor

Attorney for Debtor: Mario M Arreola

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/29/2008 /s/ Darrick Keith Shumake

Darrick Keith Shumake

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Darrick Keith Shumake Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 11/29/2008 /s/ Darrick Keith Shumake

Darrick Keith Shumake

~

Sign & Date Here



Sign & Date Here

Dated: 12/11/2008 /s/ Mario M Arreola

Attorney: Mario M Arreola Bar No: 9687938

PFG Record # 319568